



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [DIME COMMUNITY BANCSHARES, INC.](#)

**City/State** [HAUPPAUGE, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [12,078,250](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[DIME COMMUNITY BANCSHARES, INC.](#)  
[898 VETERAN'S MEMORIAL HIGHWAY](#)  
[HAUPPAUGE, NY 11788](#)

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## Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	12,223,002			10,650,561			12,097,626			5,867,322			4,724,615		
Net income (\$000) .....	34,531			-21,034			103,996			42,042			51,691		
Number of BHCs in peer group .....	134			133			130			147			146		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.92	2.55	74		2.67			2.60			2.96			3.21	
+ Non-interest income .....	0.23	0.97	3	-0.32	1.13	0	0.33	1.04	10	0.27	0.98	11	0.53	0.90	27
- Overhead expense .....	1.63	2.18	15	3.11	2.28	88	2.02	2.17	40	1.93	2.48	22	2.03	2.59	21
- Provision for credit losses .....	-0.05	0.04	25	0.59	-0.12	97	0.05	-0.09	84	0.20	0.38	19	0.12	0.12	57
+ Securities gains (losses) .....	0	0	43	0.04	0.01	88	0.01	0.01	75	0.06	0.02	84	0	0.01	62
+ Other tax equivalent adjustments .....	0.01	0	93		0			0			0			0	
= Pretax net operating income (tax equivalent) .....	1.59	1.35	68		1.78			1.66			1.22			1.53	
Net operating income .....	1.13	1.03	63	-0.79	1.36	0	0.86	1.26	11	0.72	0.97	25	1.09	1.19	38
Net income .....	1.13	1.02	63	-0.79	1.35	0	0.86	1.26	11	0.72	0.97	25	1.09	1.19	37
Net income (Subchapter S adjusted) .....		1.74			1.78			1.97			1.27			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.32	2.96	73		3.18			3.06			3.78			4.49	
Interest expense .....	0.17	0.20	47	0.35	0.29	67	0.24	0.25	58	0.43	0.57	33	0.91	1.02	40
Net interest income (tax equivalent) .....	3.15	2.75	74		2.88			2.80			3.17			3.45	
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.11	0.09	67	0.19	0.16	64	0.10	0.11	55	0.04	0.11	30	0.13	0.11	62
Earnings coverage of net loan and lease losses (X) .....	17.94	38.54	48	-2.89	25.70	12	16.64	39.72	43	39.29	33.55	70	16.49	22.46	50
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.86	1.20	19	0.93	1.49	17	0.91	1.23	23	0.96	1.35	10	0.89	0.94	46
Allowance for loan and lease losses / Total loans and leases .....	0.86	1.17	20	0.93	1.47	17	0.91	1.20	25	0.95	1.33	12	0.89	0.93	46
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.54	0.47	62	0.43	0.70	33	0.44	0.49	48	0.48	0.67	39	0.46	0.56	46
30–89 days past due loans and leases / Total loans and leases .....	0.30	0.32	58	0.40	0.33	71	0.79	0.32	87	0.25	0.26	57	0.17	0.31	33
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	0.71	-1.97	62	6.89	-0.51	76	0.47	-2.33	59	-8.72	0.77	23	13.02	10.70	57
Net short-term noncore funding dependence .....	0.52	-6.65	77	5.98	-6.88	87	0.20	-7.71	74	-9.23	-3.25	30	10.16	5.88	67
Net loans and leases / Total assets .....	76.06	59.31	87	80.13	60.99	93	75.97	58.67	86	71.59	69.27	53	74.37	72.36	56
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.65	9.06	39	9.62	9.15	67	8.46	8.98	34	6.81	9.65	2	8.49	10.39	10
Holding company equity capital / Total assets .....	9.57	10.29	39	9.01	10.72	24	9.88	10.71	36	8.05	10.51	12	10.10	11.37	30
Total equity capital (including minority interest) / Total assets .....	9.57	10.40	37	9.01	10.85	23	9.88	10.82	35	8.05	10.57	11	10.10	11.43	28
Common equity tier 1 capital / Total risk-weighted assets .....	9.56	12.21	10	9.65	12.57	3	9.49	12.42	6	10.30	12.44	15	10.16	12.50	13
Net loans and leases / Equity capital (X) .....	7.95	5.82	86	8.89	5.73	94	7.69	5.53	87	8.89	6.79	87	7.36	6.55	71
Cash dividends / Net income .....	32.21	33.45	45		23.13		49.61	28.27	89	45.66	29.42	72	35.63	25.65	63
Cash dividends / Net income (Subchapter S adjusted) .....		28.47			14.81			3.14			39.66			93.20	
<b>Growth Rates</b>															
Assets .....	-7.22	9.35	2	157.25	16.49	99	87.53	10.50	99	30.74	16.11	89	4.72	8.66	33
Equity capital .....	-1.50	4.03	41	137.77	9.13	99	130.31	7.46	99	4.16	8.42	24	9.55	12.19	40
Net loans and leases .....	-11.93	6.29	2	179.25	7.22	99	99.01	3.36	99	25.84	9.99	91	12.81	8.63	74
Noncore funding .....	-65.77	-10.65	2	154.58	-25.09	99	4.34	-14.79	77	-44.07	-12.78	11	28.99	4.16	83
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.01	46	0	0.01	46
Long-term debt / Equity capital .....	17.06	11.08	75	16.82	11.33	76	16.53	10.95	77	15.27	5.67	79	15.87	3.86	89
Equity investment in subsidiaries / Equity capital .....	116.09	103.47	90	107.31	102.85	73	114.60	103.22	90	115.23	104.49	87	115.34	104.21	87
Cash from ops + noncash items + op expense / Op expense + dividends .....	145.10	125.04	59	4.81	98.58	16	42.25	154.48	9	113.27	138.81	39	111	152.31	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	86,420	81,382	359,016	169,410	158,228	6.19	194.12
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	86,304	81,247	358,500	168,665	157,248	6.22	195.49
Tax-exempt income on loans and leases.....	116	135	516	745	980	-14.07	-34.09
Estimated tax benefit on income on loans and leases.....	27						-71.71
Income on loans and leases (tax equivalent).....	86,447						193.27
Investment interest income (tax equivalent).....	7,144						26.34
Interest on balances due from depository institutions.....	134	74	644	673	1,697	81.08	191.30
Interest income on other earning assets.....	234	919	2,332	1,541	1,535	-74.54	-39.38
Total interest income (tax equivalent) .....	93,959						164.20
Interest on time deposits of \$250K or more .....	270	1,083	2,935	2,163	2,269	-75.07	10.20
Interest on time deposits < \$250K.....	714	1,670	4,718	2,381	3,503	-57.25	128.85
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	1,547	2,545	8,874	10,435	23,687	-39.21	-0.26
Interest on other borrowings and trading liabilities.....	78	3,616	10,490	8,472	9,879	-97.84	-94.84
Interest on subordinated debt and mandatory convertible securities .....	2,201						93.92
Total interest expense.....	4,810	8,914	27,017	23,451	39,338	-46.04	1.14
Net interest income (tax equivalent).....	89,149						189.37
Non-interest income.....	7,101	-8,636	40,511	16,036	25,039		73.53
Adjusted operating income (tax equivalent) .....	96,250						175.79
Overhead expense.....	49,786	82,739	244,949	113,115	95,992	-39.83	145.66
Provision for credit losses.....	-1,592	15,779	6,212	11,500	5,700		
Securities gains (losses) .....	0	1,187	1,207	3,525	201	-100.00	
Other tax equivalent adjustments .....	387						29.00
Pretax net operating income (tax equivalent).....	48,443						242.74
Applicable income taxes .....	13,485	-7,092	44,170	13,685	14,060		212.44
Tax equivalent adjustments .....	427						-34.00
Applicable income taxes (tax equivalent).....	13,912						180.31
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	34,531	-21,034	103,996	42,042	51,691		276.52
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	34,531	-21,034	103,996	42,042	51,691		276.52
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	34,531	-21,034	103,996	42,042	51,691		276.52
Investment securities income (tax equivalent).....	7,144						26.34
US Treasury and agency securities (excluding mortgage-backed securities) .....	691	222	2,024	365	465	211.26	130.33
Mortgage-backed securities .....	4,809	3,080	15,432	8,955	15,366	56.14	30.40
All other securities .....	1,644						-1.35
Cash dividends declared.....	11,121	6,996	51,597	19,197	18,420	58.96	144.90
Common .....	9,300	5,175	44,311	19,197	18,420	79.71	104.80
Preferred.....	1,821	1,821	7,286	0	0	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent).....	3.07	2.75	74		2.96			2.85			3.53			4.19	
Less: Interest expense .....	0.16	0.19	47	0.33	0.27	70	0.22	0.23	59	0.40	0.54	33	0.83	0.95	38
Equals: Net interest income (tax equivalent) .....	2.92	2.55	74		2.67			2.60			2.96			3.21	
Plus: Non-interest income .....	0.23	0.97	3	-0.32	1.13	0	0.33	1.04	10	0.27	0.98	11	0.53	0.90	27
Equals: adjusted operating income (tax equivalent) .....	3.15	3.56	26		3.87			3.70			3.96			4.16	
Less: Overhead expense.....	1.63	2.18	15	3.11	2.28	88	2.02	2.17	40	1.93	2.48	22	2.03	2.59	21
Less: Provision for credit losses.....	-0.05	0.04	25	0.59	-0.12	97	0.05	-0.09	84	0.20	0.38	19	0.12	0.12	57
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	42	0.04	0.01	88	0.01	0.01	75	0.06	0.02	84	0	0.01	62
Plus: other tax equivalent adjustments .....	0.01	0	93		0			0			0		0		0
Equals: Pretax net operating income (tax equivalent) .....	1.59	1.35	68		1.78			1.66			1.22			1.53	
Less: Applicable income taxes (tax equivalent).....	0.46	0.31	83		0.40			0.38			0.27			0.35	
Less: Minority interest.....	0	0	42	0	0	42	0	0	40	0	0	45	0	0	45
Equals: Net operating income .....	1.13	1.03	63	-0.79	1.36	0	0.86	1.26	11	0.72	0.97	25	1.09	1.19	38
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.13	1.02	63	-0.79	1.35	0	0.86	1.26	11	0.72	0.97	25	1.09	1.19	37
Memo: Net income (last four quarters) .....	1.28	1.17	65	0.16	1.07	3	0.86	1.26	11	0.72	0.97	25	1.09	1.19	36
Net income-BHC and noncontrolling (minority) interest .....	1.13	1.04	63	-0.79	1.37	0	0.86	1.27	9	0.72	0.97	25	1.09	1.19	37
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.73	93.16	45	94.35	93.08	65	93.79	93.08	58	92.48	93.47	35	91.89	93.22	34
Average interest-bearing funds / Average assets.....	55.44	60.43	28	53.71	62.97	12	54.36	61.99	19	54.09	68.25	9	59.52	70.66	13
Interest income (tax equivalent) / Average earning assets .....	3.32	2.96	73		3.18			3.06			3.78			4.49	
Interest expense / Average earning assets.....	0.17	0.20	47	0.35	0.29	67	0.24	0.25	58	0.43	0.57	33	0.91	1.02	40
Net interest income (tax equivalent) / Average earning assets .....	3.15	2.75	74		2.88			2.80			3.17			3.45	
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent).....	3.75	3.88	42		4.05			4.01			4.28			4.98	
Interest-bearing bank balances .....	0.15	0.18	26	0.04	0.10	8	0.09	0.14	9	0.17	0.32	12	2.38	2.26	65
Federal funds sold and reverse repos .....		0.28			0.26			0.25			0.43			2.02	
Trading assets .....	0	0.43	27		0.39			0.45			0.80			0.49	
Total earning assets .....	3.31	2.93	74	3.45	3.15	68	3.39	3.04	72	3.40	3.80	17	4.18	4.47	29
Investment securities (tax equivalent) .....	1.66	1.78	37		1.84			1.77			2.32			2.74	
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.82	1.09	29	0.54	1.30	13	0.75	1.14	26	1.33	1.87	26	1.61	2.54	12
Mortgage-backed securities .....	1.59	1.67	41	1.46	1.60	41	1.47	1.57	43	2.06	2.05	54	2.48	2.54	44
All other securities .....	3.52	2.75	79		2.93			2.81			3.24			3.80	
Interest-bearing deposits .....	0.11	0.16	37	0.28	0.26	64	0.18	0.21	51	0.36	0.62	15	0.89	1.13	27
Time deposits of \$250K or more .....	0.56	0.48	64	1.64	0.82	96	1.11	0.66	88	1.72	1.60	60	1.81	2.13	20
Time deposits < \$250K.....	0.46	0.44	58	1.03	0.78	76	0.64	0.62	58	1.37	1.49	34	2.09	1.91	63
Other domestic deposits .....	0.11	0.13	53	0.24	0.17	75	0.17	0.15	64	0.42	0.36	66	1.13	0.86	73
Foreign deposits .....		0.14			0.13			0.14			1.24			2.53	
Federal funds purchased and repos.....	0	0.16	5	0.05	0.18	22	0.06	0.17	30	0.92	0.37	86	1.88	1.23	75
Other borrowed funds and trading liabilities .....	0.29	1.14	17	0	1.38	4	0	1.27	2	0	0.55	27	0	1.03	24
All interest-bearing funds.....	0.28	0.31	53	0.62	0.42	80	0.41	0.37	66	0.74	0.79	46	1.40	1.34	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	7,101		-8,636		40,511		16,036		25,039						
Fiduciary activities income .....	0		0		0		1		2						
Service charges on deposit accounts - domestic .....	1,712		875		5,165		3,462		5,197						
Trading revenue.....	6		0		0		0		0						
Investment banking fees and commissions.....	316		0		0		0		0						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0														
Net servicing fees .....	87		307		1,004		499		432						
Net securitization income .....	0														
Net gains (losses) on sales of loans, OREO, other assets.....	390		410		25,288		3,884		1,931						
Other non-interest income.....	4,590		-10,399		7,614		8,115		17,385						
Total overhead expenses .....	49,786		82,739		244,949		113,115		95,992						
Personnel expense.....	30,834		36,916		126,083		67,159		56,244						
Net occupancy expense.....	7,482		6,909		30,347		15,698		15,395						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	586		357		2,622		656		787						
Other operating expenses.....	10,884		38,557		85,897		29,602		23,566						
Fee income on mutual funds and annuities.....	53		0		0		0		0						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees .....	794		857		802		502		496						
Average personnel expense per employee.....	38.83		43.08		157.21		133.78		113.40						
Average assets per employee.....	15,394.21		12,427.73		15,084.32		11,687.89		9,525.43						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0.75	2.26	34	2.10	0	2.17	11	0	0.51	36	0	0.66	35		
Overhead expenses / Net Interest Income + non-interest income .....	51.75	61.09	18	119.56	59.31	99	61.53	59.28	54	63.97	61.22	64	57.40	61.79	
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.63	2.18	15	3.11	2.28	88	2.02	2.17	40	1.93	2.48	22	2.03	2.59	
Personnel expense.....	1.01	1.21	24	1.39	1.28	61	1.04	1.21	29	1.14	1.42	26	1.19	1.50	
Net occupancy expense.....	0.24	0.23	60	0.26	0.24	59	0.25	0.23	63	0.27	0.30	39	0.33	0.32	
Other operating expenses.....	0.38	0.71	6	1.46	0.73	91	0.73	0.72	64	0.52	0.73	18	0.52	0.76	
Overhead less non-interest income .....	1.40	1.18	65	3.43	1.10	98	1.69	1.10	93	1.65	1.44	67	1.50	1.65	
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	51.73	60.59	19		58.69			58.83			58.93			59.91	
Personnel expense.....	32.04	33.94	35		33.28			32.93			33.88			34.17	
Net occupancy expense.....	7.77	6.43	68		6.42			6.23			7.04			7.50	
Other operating expenses.....	11.92	19.35	5		18.45			19.18			17.57			17.93	
Total non-interest income .....	7.38	26.24	3		28.42			27.67			23.45			19.83	
Fiduciary activities income .....	0	2.31	13		2.15			2.20			1.45			1.61	
Service charges on domestic deposit accounts .....	1.78	3.51	25		3.21			3.27			2.67			3.21	
Trading revenue.....	0.01	0.53	57		0.97			0.62			0.10			0.07	
Investment banking fees and commissions.....	0.33	2.33	27		2.51			2.58			1.03			0.91	
Insurance activities revenue.....	0	0.38	16		0.38			0.36			0.41			0.37	
Venture capital revenue.....	0	0.02	43		0.02			0.04			0			0	
Net servicing fees .....	0.09	1.49	33		0.99			0.60			0			0.22	
Net securitization income .....	0	0	48		0.01			0.01			0			0	
Net gain (loss) - sales of loans, OREO, and other assets .....	0.41	1.74	30		3.74			3.30			5.55			2.27	
Other non-interest income.....	4.77	8.92	27		8.65			9.27			7.76			7.41	
Overhead less non-interest income .....	44.35	33.42	79		29.66			30.52			34.63			39.47	
Applicable income taxes / Pretax net operating income (tax equivalent).....	27.84	20.83	93		21.04			21.18			20.30			21.51	
Applicable income tax + TE / Pretax net operating income + TE .....	28.72	22.92	91		22.74			22.67			22.51			23.31	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	8,333,687	8,171,902	8,299,697	3,143,937	3,049,485	1,98	285.73
Commercial and industrial loans .....	918,445	2,329,932	930,854	1,479,355	617,297	-60.58	91.62
Loans to individuals .....	11,459	23,426	16,165	22,534	24,370	-51.08	-29.70
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0		
Agricultural loans .....	0	0	0	0	0		
Other loans and leases .....	3,311	0	0	0	0		128.82
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	9,266,902	10,529,802	9,250,154	4,650,188	3,692,928	-11.99	248.71
Less: Allowance for loan and lease losses .....	79,615	98,200	83,853	44,200	32,786	-18.93	199.10
Net loans and leases .....	9,187,287	10,431,602	9,166,301	4,605,988	3,660,142	-11.93	249.21
Debt securities that reprice or mature in over 1 year .....	1,608,194	1,094,474	1,698,288	454,660	639,469	46.94	67.63
Mutual funds and equity securities .....	0	0	0	0	0		
Subtotal .....	10,795,481	11,526,076	10,864,589	5,060,648	4,299,611	-6.34	200.69
Interest-bearing bank balances .....	372,756	616,108	330,751	769,099	39,501	-39.50	1491.41
Federal funds sold and reverse repos .....	0	0	0	0	0		
Debt securities that reprice or mature within 1 year .....	52,764	58,019	44,732	81,400	132,460	-9.06	-33.31
Trading assets .....	60,068	0	0	0	0		
Total earning assets .....	11,281,069	12,200,203	11,240,072	5,911,147	4,471,572	-7.53	205.49
Non-interest-bearing cash and due from depository institutions .....	60,238	60,615	62,971	107,729	77,693	-0.62	26.71
Premises, fixed assets, and leases .....	111,963	122,923	115,182	78,879	77,512	-8.92	218.76
Other real estate owned .....	0	0	0	0	0		
Investment in unconsolidated subsidiaries .....	0	0	0	0	0		
Intangible and other assets .....	624,980	634,887	648,139	336,460	294,694	-1.56	116.22
Total assets .....	12,078,250	13,018,628	12,066,364	6,434,215	4,921,471	-7.22	197.16
Quarterly average assets .....	12,223,002	10,650,561	12,420,758	6,336,146	4,785,573	14.76	203.46
Average loans and leases (YTD) .....	9,228,480	8,809,150	9,483,012	4,380,231	3,442,077	4.76	253.01
<b>Memoranda</b>							
Loans held-for-sale .....	17,053	23,704	5,493	52,785	12,643	-28.06	
Loans not held-for-sale .....	9,249,849	10,506,098	9,244,661	4,597,403	3,680,285	-11.96	248.06
Real estate loans secured by 1–4 family .....	669,942	697,578	669,929	516,713	577,319	-3.96	46.64
Commercial real estate loans .....	7,661,127	7,473,894	7,629,350	2,626,792	2,471,722	2.51	349.72
Construction and land development .....	329,349	254,171	322,628	85,401	98,923	29.58	273.03
Multifamily .....	3,371,268	3,577,459	3,357,044	900,130	812,670	-5.76	529.40
Nonfarm nonresidential .....	3,960,510	3,642,264	3,949,678	1,641,261	1,560,129	8.74	266.85
Real estate loans secured by farmland .....	2,618	430	418	432	444	508.84	4055.56
Total investment securities .....	1,660,958	1,152,493	1,743,020	536,060	771,929	44.12	59.94
U.S. Treasury securities .....	234,530	92,272	244,769	0	50,822	154.17	
US agency securities (excluding mortgage-backed securities) .....	88,858	69,570	80,254	0	4,995	27.72	39.20
Municipal securities .....	36,781	45,389	38,946	65,803	75,972	-18.96	-79.66
Mortgage-backed securities .....	1,153,363	846,529	1,227,020	391,167	572,937	36.25	58.03
Asset-backed securities .....	0	0	0	23,950	23,401		-100.00
Other debt securities .....	147,426	98,733	152,031	55,140	43,802	49.32	257.68
Mutual funds and equity securities .....	0	0	0	0	0		
Available-for-sale securities .....	1,277,036	1,152,493	1,563,711	450,360	638,291	10.81	55.07
U.S. Treasury securities .....	234,530	92,272	244,769	0	50,822	154.17	
US agency securities (excluding mortgage-backed securities) .....	0	69,570	80,254	0	4,995	-100.00	-100.00
Municipal securities .....	36,781	45,389	38,946	42,088	34,964	-18.96	-68.22
Mortgage-backed securities .....	858,299	846,529	1,047,711	329,182	480,307	1.39	45.24
Asset-backed securities .....	0	0	0	23,950	23,401		-100.00
Other debt securities .....	147,426	98,733	152,031	55,140	43,802	49.32	387.89
Mutual funds and equity securities .....	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation) .....	-25,233		-1,955	3,625	1,389		
Available-for-sale securities appreciation (depreciation) .....	-70,704	1,879	-10,384	4,373	-1,172		
Structured notes, fair value .....	0	0	0	0	0		
Pledged securities .....	803,774	637,146	727,818	402,000	403,491	26.15	27.56

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	1,238,494	1,845,814	1,102,603	987,588	645,002	-32.90	217.84
NOW, ATS and transaction accounts .....	216,745	535,212	189,911	129,017	54,961	-59.50	326.90
Time deposits less brokered deposits < \$250K .....	396,516	732,642	453,085	95,427	58,228	-45.88	
MMDA and other savings accounts .....	8,193,089	6,889,470	8,313,217	4,084,203	2,806,707	18.92	251.25
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	10,044,844	10,003,138	10,058,816	5,296,235	3,564,898	0.42	265.87
Time deposits of \$250K or more .....	183,862	406,045	200,113	121,785	129,648	-54.72	176.04
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	2,853	126,763	1,862	1,223	999	-97.75	-94.37
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	114,450	483,865	25,000	215,000	440,626	-76.35	-75.33
Other borrowings w/remaining maturity over 1 year .....	0	50,000	0	0	40,351	-100.00	-100.00
Brokered deposits < \$250K .....	201,397	401,629	200,045	71,233	120,101	-49.85	17.93
Noncore funding .....	502,562	1,468,302	427,020	409,241	731,725	-65.77	-35.51
Trading liabilities .....	60,068	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	197,050	197,234	197,096	79,059	78,920	-0.09	150.90
Other liabilities .....	118,320	177,130	190,693	131,730	48,655	-33.20	273.89
Total liabilities .....	10,922,844	11,845,804	10,873,625	5,916,265	4,424,198	-7.79	200.50
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	116,569	116,690	116,569	0	0	-0.10	
Common stock .....	416	416	416	199	199	0.00	111.17
Common surplus .....	494,969	492,310	494,125	360,741	356,436	0.54	43.54
Retained earnings .....	677,990	574,297	654,726	172,075	150,703	18.06	604.60
Accumulated other comprehensive income .....	-49,380	531	-6,181	-10,128	-8,341		
Other equity capital components .....	-85,277	-11,420	-67,035	-5,056	-1,843		
Total holding company equity capital .....	1,155,287	1,172,824	1,192,620	517,831	497,154	-1.50	169.01
Noncontrolling (minority) interest in subsidiaries .....	119	0	119	119	119	0.00	
Total equity capital, including minority interest .....	1,155,406	1,172,824	1,192,739	517,950	497,273	-1.49	168.96
Total liabilities and capital .....	12,078,250	13,018,628	12,066,364	6,434,215	4,921,471	-7.22	197.16
<b>Memoranda</b>							
Non-interest-bearing deposits .....	3,953,627	3,538,936	3,920,423	2,472,727	1,518,958	11.72	263.57
Interest-bearing deposits .....	6,476,476	7,271,876	6,538,551	3,016,526	2,295,689	-10.94	241.69
Total deposits .....	10,430,103	10,810,812	10,458,974	5,489,253	3,814,647	-3.52	249.67
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,192,620	701,096	701,096	497,154	453,830		
Accounting restatements .....	0	1,686	1,686	-1,473	0		
Net income .....	34,531	-21,034	103,996	42,042	51,691		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-152	1,400	6,880	8,906	4,794		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	17,392	993	60,273	7,814	1,512		
Changes incident to business combinations .....	0	491,210	491,210	0	0		
Less: Dividends declared .....	11,121	6,996	51,597	19,197	18,420		
Change in other comprehensive income .....	-43,199	6,455	-257	-1,787	6,771		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	-121	0	0		
Holding company equity capital, ending balance .....	1,155,287	1,172,824	1,192,620	517,831	497,154		

## Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	69	37.11	94	62.77	36.10	91	68.78	36.25	95	48.86	48.33	54	61.96	52.67	72
Commercial and industrial loans .....	7.60	10.78	34	17.90	13.88	68	7.71	10.76	37	22.99	13.47	87	12.54	11.45	61
Loans to individuals .....	0.09	3.61	11	0.18	3.42	14	0.13	3.36	12	0.35	2.29	31	0.50	2.71	34
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.02	32	0	0.02	34	0	0	45	0	0	44
Agricultural loans.....	0	0.17	12	0	0.19	10	0	0.18	12	0	0.43	17	0	0.53	17
Other loans and leases.....	0.03	4.19	1	0	4.29	0	0	4.47	0	0	1.39	21	0	1.08	22
Net loans and leases.....	76.06	59.31	87	80.13	60.99	93	75.97	58.67	86	71.59	69.27	53	74.37	72.36	56
Debt securities over 1 year.....	13.31	19.47	31	8.41	16.70	15	14.07	19.46	32	7.07	13.53	19	12.99	13.66	48
Mutual funds and equity securities .....	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	22	0	0.06	18
Subtotal .....	89.38	80.04	91	88.54	78.43	92	90.04	79.22	91	78.65	83.47	22	87.36	86.76	46
Interest-bearing bank balances .....	3.09	7.18	25	4.73	9.08	26	2.74	8.50	16	11.95	6.78	79	0.80	2.97	24
Federal funds sold and reverse repos .....	0	0.55	27	0	0.50	27	0	0.54	28	0	0.02	38	0	0.03	36
Debt securities 1 year or less .....	0.44	1.65	26	0.45	1.59	23	0.37	1.56	24	1.27	2.03	47	2.69	2.10	70
Trading assets .....	0.50	0.52	76	0	0.56	19	0	0.49	19	0	0.04	38	0	0.03	38
Total earning assets.....	93.40	91.28	75	93.71	91.48	74	93.15	91.77	67	91.87	92.98	35	90.86	92.39	30
Non-interest cash and due from depository institutions.....	0.50	0.96	17	0.47	1	11	0.52	0.82	23	1.67	1.07	81	1.58	1.14	78
Other real estate owned.....	0	0.01	11	0	0.02	5	0	0.01	9	0	0.03	13	0	0.04	10
All other assets.....	6.10	7.70	26	5.82	7.44	29	6.33	7.35	36	6.46	5.87	62	7.56	6.41	65
<b>Memoranda</b>															
Short-term investments .....	3.52	10.28	17	5.18	11.92	17	3.11	11.47	12	13.22	9.38	74	3.49	5.36	40
U.S. Treasury securities.....	1.94	1.80	66	0.71	0.98	69	2.03	1.47	73	0	0.19	31	1.03	0.29	85
US agency securities (excluding mortgage-backed securities) .....	0.74	0.79	64	0.53	0.73	60	0.67	0.82	61	0	1.28	5	0.10	1.25	25
Municipal securities .....	0.30	1.72	32	0.35	1.77	31	0.32	1.73	31	1.02	2.96	38	1.54	2.58	45
Mortgage-backed securities .....	9.55	14.04	31	6.50	12.38	21	10.17	14.14	35	6.08	8.52	37	11.64	9.38	65
Asset-backed securities .....	0	0.56	22	0	0.35	25	0	0.50	24	0.37	0.35	79	0.48	0.30	82
Other debt securities .....	1.22	0.55	77	0.76	0.46	74	1.26	0.53	79	0.86	0.60	70	0.89	0.53	74
Loans held-for-sale.....	0.14	0.40	53	0.18	0.46	41	0.05	0.55	32	0.82	0.58	74	0.26	0.39	62
Loans held for investment .....	76.58	59.15	88	80.70	61.15	93	76.62	58.06	89	71.45	69.07	54	74.78	72.01	59
Real estate loans secured by 1–4 family .....	5.55	11.67	22	5.36	11.69	23	5.55	11.46	26	8.03	14.47	28	11.73	16.02	38
Revolving .....	0.52	1.40	27	0.52	1.51	27	0.54	1.42	29	1.04	1.79	39	1.46	2.24	44
Closed-end, secured by first liens .....	5.01	9.94	25	4.65	9.76	26	4.83	9.67	29	6.65	12.11	27	9.95	13.07	40
Closed-end, secured by junior liens .....	0.02	0.17	20	0.19	0.21	61	0.18	0.17	67	0.34	0.27	69	0.32	0.37	50
Commercial real estate loans .....	63.43	23.42	98	57.41	22.27	98	63.23	22.69	98	40.83	30.65	82	50.22	33.26	90
Construction and land development .....	2.73	3.49	45	1.95	3.32	37	2.67	3.34	46	1.33	4.32	12	2.01	5	19
Multifamily .....	27.91	3.52	97	27.48	3.21	97	27.82	3.57	96	13.99	5.03	89	16.51	4.76	91
Nonfarm nonresidential .....	32.79	15.11	94	27.98	14.77	91	32.73	14.57	96	25.51	19.97	75	31.70	21.85	85
Real estate loans secured by farmland .....	0.02	0.33	37	0	0.33	26	0	0.30	26	0.01	0.85	26	0.01	0.95	26

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	89.93	61.87	94	77.61	57.91	86	89.72	61.05	94	67.61	69.38	43	82.58	72.74	68
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	89.93	61.87	94	77.61	57.91	86	89.72	61.05	94	67.61	69.38	43	82.58	72.74	68
Real estate loans secured by 1–4 family.....	7.23	20.07	14	6.62	19.43	14	7.24	19.86	15	11.11	20.91	26	15.63	22.29	35
Revolving .....	0.67	2.35	22	0.64	2.45	23	0.70	2.43	24	1.43	2.61	39	1.95	3.13	40
Closed-end.....	6.56	17.49	16	5.99	16.76	16	6.54	17.24	17	9.68	17.94	26	13.68	18.71	38
Commercial real estate loans .....	82.67	38.39	98	70.98	35.36	97	82.48	37.86	98	56.49	44.23	83	66.93	46.16	87
Construction and land development.....	3.55	5.82	40	2.41	5.29	28	3.49	5.65	40	1.84	6.26	12	2.68	6.97	18
1–4 family.....	0.24	1.29	31	0.19	1.05	29	0.27	1.18	35	0.48	1.14	33	0.44	1.47	25
Other .....	3.32	4.49	42	2.23	4.21	31	3.22	4.40	43	1.36	4.94	12	2.23	5.34	21
Multifamily.....	36.38	5.66	97	33.97	5.08	97	36.29	5.78	96	19.36	7.01	89	22.01	6.42	92
Nonfarm nonresidential .....	42.74	25	87	34.59	23.47	79	42.70	24.56	90	35.29	29.04	72	42.25	30.59	84
Owner-occupied.....	10.96	8.44	64	9	7.93	57	11.13	8.29	67	12.53	10	70	15.43	10.68	82
Other.....	31.78	16.32	91	25.59	15.25	88	31.57	15.94	93	22.77	18.53	70	26.82	19.36	80
Real estate loans secured by farmland.....	0.03	0.59	37	0	0.56	22	0	0.54	22	0.01	1.30	26	0.01	1.38	26
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0	45	0	0	44
Commercial and industrial loans .....	9.91	18.81	19	22.13	23.16	52	10.06	18.86	18	31.81	19.85	85	16.72	16.16	58
Loans to individuals .....	0.12	6.52	9	0.22	6.02	12	0.17	6.24	11	0.48	3.53	30	0.66	4	34
Credit card loans .....	0	0.51	44	0	0.50	47	0	0.53	48	0	0.03	67	0	0.04	66
Agricultural loans.....	0	0.31	12	0	0.33	10	0	0.34	12	0	0.69	17	0	0.78	17
Other loans and leases.....	0.04	8.03	1	0	8.05	0	0	8.75	0	0	2.07	21	0	1.48	22
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	742.16	395.39	96	737.92	382.51	96	740.33	391.81	96	676.22	473.75	90	708.22	493.53	89
Real estate loans secured by 1–4 family.....	59.66	125.02	23	62.99	124.29	26	59.76	126.06	25	111.14	142.34	41	134.08	151.03	48
Revolving .....	5.55	14.84	26	6.06	16.14	28	5.78	15.44	28	14.35	17.81	52	16.72	21.25	51
Closed-end.....	54.12	108.83	23	56.93	106.79	29	53.98	108.85	27	96.79	122.21	41	117.36	127.10	52
Commercial real estate loans .....	682.27	249.33	98	674.89	237.40	98	680.53	245.88	98	564.99	302.08	95	574.04	311.74	94
Construction and land development.....	29.33	36.95	45	22.95	35.26	39	28.78	35.95	46	18.37	42.85	18	22.97	46.63	22
1–4 family.....	1.96	8.02	35	1.78	6.84	32	2.21	7.42	37	4.75	7.52	42	3.82	9.52	29
Other .....	27.37	28.49	50	21.17	28.01	41	26.56	28.11	48	13.61	33.94	20	19.16	35.90	26
Multifamily.....	300.23	37.99	97	323.04	34.02	98	299.45	38.66	97	193.61	48.67	91	188.74	44.76	93
Nonfarm nonresidential .....	352.71	160.85	94	328.89	157.71	93	352.31	158.05	96	353.01	198.42	97	362.33	206.64	95
Owner-occupied.....	90.43	53.96	79	85.57	52.99	78	91.86	52.99	81	125.31	67.98	89	132.29	71.54	91
Other .....	262.28	105.37	95	243.32	102.29	97	260.45	102.54	96	227.70	125.78	90	230.03	130.65	90
Real estate loans secured by farmland.....	0.23	3.46	37	0.04	3.50	26	0.04	3.22	25	0.09	8.35	26	0.10	8.66	27
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.03	45	0	0.01	44
Commercial and industrial loans .....	81.79	113.45	37	210.39	145.22	80	83.03	114.45	40	318.19	133.93	95	143.36	106.70	72
Loans to individuals .....	1.02	36.67	11	2.12	35.91	15	1.44	34.55	14	4.85	22.15	39	5.66	24.83	42
Credit card loans .....	0	2.64	44	0	2.59	48	0	2.77	48	0.01	0.20	68	0.01	0.24	66
Agricultural loans.....	0	1.66	12	0	1.94	10	0	1.86	12	0	4.17	17	0	4.86	17
Other loans and leases.....	0.29	47.86	2	0	47.52	0	0	51.06	0	0	13.62	21	0	10.25	22
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	73.50	30.57	98	63.88	27.81	98	73.28	30.07	98	45.61	34	81	53.06	35.38	87
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	606.56	198.65	98	607.38	185.94	98	604.66	195.33	98	456.23	232.08	93	455.08	239.13	93
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	696.99	256.17	98	692.96	243.39	98	696.52	252.85	98	581.54	304.52	95	587.37	315.15	95

## Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Short-term investments .....	3.52	10.28	17	5.18	11.92	17	3.11	11.47	12	13.22	9.38	74	3.49	5.36	40
Liquid assets .....	16.31	28.10	22	12.94	27.16	12	16.13	29.03	19	19.71	19.32	52	15.16	16.28	48
Investment securities .....	13.75	21.67	25	8.85	18.78	13	14.45	21.63	26	8.33	16.07	16	15.68	16.41	51
Net loans and leases .....	76.06	59.31	87	80.13	60.99	93	75.97	58.67	86	71.59	69.27	53	74.37	72.36	56
Net loans, leases and standby letters of credit .....	76.36	60.12	87	80.39	61.79	93	76.26	59.49	86	71.98	69.67	52	74.85	72.78	55
Core deposits .....	83.16	76.85	77	76.84	73.69	50	83.36	75.71	82	82.31	76.49	75	72.44	71.61	51
Noncore funding .....	4.16	9.46	33	11.28	11.95	58	3.54	10.30	20	6.36	10.29	32	14.87	14.61	50
Time deposits of \$250K or more .....	1.52	1.46	63	3.12	1.96	76	1.66	1.58	61	1.89	3.37	27	2.63	4.33	26
Foreign deposits .....	0	0.32	39	0	0.34	39	0	0.34	39	0	0	48	0	0	48
Federal funds purchased and repos .....	0.02	1.11	26	0.97	1.22	58	0.02	1.23	25	0.02	0.62	47	0.02	0.77	37
Secured federal funds purchased .....	0	0	50	0	0	48	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold) .....	0.02	0.44	42	0.97	0.60	67	0.02	0.54	42	0.02	0.59	52	0.02	0.75	40
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0.95	1.03	63	3.72	1.11	88	0.21	1	46	3.34	1.06	84	8.95	2.75	88
Earning assets that reprice within 1 year .....	30.45	36.68	37	29.69	38.67	26	30.88	37.37	32	36.31	31.93	64	29.82	33.16	44
Interest-bearing liabilities that reprice within 1 year .....	5.41	6.16	57	9.92	7.73	76	5.81	6.39	63	3.70	14.04	10	4.14	18.54	4
Long-term debt that reprices within 1 year .....	0	0.22	32	0	0.28	30	0	0.26	30	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year .....	25.03	29.01	41	19.77	29.49	29	25.07	29.65	39	32.60	17.03	81	25.68	13.71	73
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	0.71	-1.97	62	6.89	-0.51	76	0.47	-2.33	59	-8.72	0.77	23	13.02	10.70	57
Net short-term noncore funding dependence .....	0.52	-6.65	77	5.98	-6.88	87	0.20	-7.71	74	-9.23	-3.25	30	10.16	5.88	67
Short-term investment / Short-term noncore funding .....	88.35	265.83	21	49.46	246.74	13	94.48	273.46	25	221.73	230.45	63	28.24	78.10	38
Liquid assets - short-term noncore funding / Nonliquid assets .....	14.72	35.38	26	2.84	30.67	11	15.30	36.68	24	17.12	16.27	55	3.28	6.90	44
Net loans and leases / Total deposits .....	88.08	73.06	83	96.49	76.22	89	87.64	72.79	82	83.91	84.20	47	95.95	90.96	63
Net loans and leases / Core deposits .....	91.46	78.05	75	104.28	83.77	84	91.13	78.25	77	86.97	91.10	40	102.67	102.55	53
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-2.42	-3.53	51		0.62		-0.19	0.12	33	0.85	0.88	64	0.35	0.36	66
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-6.78	-8.82	60	0.19	1.31	27	-1	-0.25	28	1.03	3.63	17	-0.29	1.28	6
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.15			0			-0.02			0.03			-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	23.11	20.27	55	0	12.84	14	10.29	14.28	51	15.99	5.36	83	17.31	7.25	81
Available-for-sale securities .....	76.89	77.97	46	100	85.49	95	89.71	83.77	49	84.01	93.39	17	82.69	91.33	20
U.S. Treasury securities .....	14.12	8.39	78	8.01	5.10	74	14.04	6.70	80	0	1.22	31	6.58	2.07	86
US agency securities (excluding mortgage-backed securities) .....	5.35	3.73	71	6.04	4.35	72	4.60	4.12	69	0	8.39	5	0.65	8.16	23
Municipal securities .....	2.21	7.89	40	3.94	9.71	44	2.23	8.22	39	12.28	18.61	47	9.84	15.40	43
Mortgage-backed securities .....	69.44	65.55	52	73.45	66.67	58	70.40	66.54	54	72.97	54.48	75	74.22	57.07	74
Asset-backed securities .....	0	2.78	22	0	1.97	25	0	2.50	24	4.47	1.97	82	3.03	1.70	83
Other debt securities .....	8.88	3.16	84	8.57	3.05	84	8.72	3.08	83	10.29	4.34	80	5.67	3.73	75
Mutual funds and equity securities .....	0	0.30	12	0	0.36	14	0	0.29	13	0	0.44	22	0	0.49	18
Debt securities 1 year or less .....	3.18	8.63	31	5.03	9.29	41	2.57	7.78	27	15.18	13.69	67	17.16	13.55	67
Debt securities 1 to 5 years .....	25.36	18.50	68	17.17	16.09	59	25.21	18.25	70	12.99	20.49	40	9.91	23.43	27
Debt securities over 5 years .....	71.46	70.45	43	77.80	72.48	48	72.22	71.11	39	71.82	61.87	59	72.93	58.63	69
Pledged securities .....	48.39	29.79	77	55.28	33.48	80	41.76	32.26	65	74.99	44.55	78	52.27	43.76	60
Structured notes, fair value .....	0	0.08	41	0	0.05	42	0	0.11	40	0	0.03	42	0	0.09	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-36.88	-1.29	19	121.39	156.41	50	-55.85	27.98	1	394.59	136.94	86	-25.65	32.84	13
Investment securities .....	44.12	28.40	73	70.11	31.91	83	225.15	31.36	99	-30.56	16.36	4	-8.22	4.80	20
Core deposits .....	0.42	14.47	5	165.32	29.18	99	89.92	16.94	99	48.57	23.17	93	0.14	9.96	6
Noncore funding .....	-65.77	-10.65	2	154.58	-25.09	99	4.34	-14.79	77	-44.07	-12.78	11	28.99	4.16	83

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			1,272,018	953,237	786,526
Commit: Secured commercial real estate loans .....	562,479	382,440	370,650	221,046	146,082
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0		0	0	0
Securities underwriting .....					
Standby letters of credit .....	35,524	34,600	35,540	25,501	23,670
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	25,474	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	25,474	0	25,596	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	2,504,931				
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0				
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					10.54	22.78	10	14.82	16.09	43	15.98	16.97	46		
Standby letters of credit .....	0.29	0.64	37	0.27	0.67	27	0.29	0.65	35	0.40	0.31	70	0.48	0.36	70
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	20	0	0.02	20	0	0.01	37	0	0.01	36
Securities lent .....	0	0.08	42	0	0.11	41	0	0.10	41	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor) .....	0.21	0.26	65	0	0.28	26	0	0.24	27	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.18	29	0	0.18	29	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.17	34	0	0.18	34	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.21	0.17	78	0	0.16	34	0.21	0.13	80	0	0	46	0	0	47
Derivative contracts .....	20.74	45.51	57	0	42.67	1	0	46.30	1	0	3.72	32	0	2.95	31
Interest rate contracts .....	20.74	33.09	60	0	30.32	1	0	32.46	1	0	3.62	32	0	2.87	31
Interest rate futures and forward contracts .....	0	4.02	14	0	4.59	13	0	3.25	12	0	0.20	38	0	0.08	39
Written options contracts (interest rate) .....	0	1.59	11	0	2	9	0	1.41	8	0	0.24	37	0	0.13	36
Purchased options contracts (interest rate) .....	0	1.35	22	0	1.45	22	0	1.31	23	0	0.03	44	0	0.02	45
Interest rate swaps .....	20.74	19.54	65	0	20.33	4	0	20.49	4	0	2.58	34	0	2.19	34
Foreign exchange contracts .....	0	6.48	26	0	6.19	25	0	6.30	26	0	0	47	0	0	47
Futures and forward foreign exchange contracts .....	0	3.96	27	0	3.83	26	0	3.78	27	0	0	47	0	0	47
Written options contracts (foreign exchange) .....	0	0.05	41	0	0.03	41	0	0.04	40	0	0	49	0	0	48
Purchased options contracts (foreign exchange) .....	0	0.05	41	0	0.04	41	0	0.04	40	0	0	49	0	0	48
Foreign exchange rate swaps .....	0	0.74	39	0	0.71	39	0	0.76	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts .....	0	1.07	35	0	0.80	33	0	0.92	34	0	0	48	0	0	48
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.06	43	0	0.07	43	0	0	49	0	0	49
Written options contracts (commodity and other) .....	0	0.36	38	0	0.27	38	0	0.32	38	0	0	49	0	0	48
Purchased options contracts (commodity and other) .....	0	0.26	39	0	0.18	38	0	0.21	38	0	0	49	0	0	48
Commodity and other swaps .....	0	0.32	38	0	0.27	37	0	0.31	38	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					13.41	44.98	6	21.76	24.20	42	22.85	24.81	42		

## Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	2,504,931	0	0	0	0
Interest rate contracts .....	2,504,931	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	2,504,931	0	0	0	0
Held for trading .....	2,354,931	0	0	0	0
Interest rate contracts .....	2,354,931	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	150,000	0	0	0	0
Interest rate contracts .....	150,000	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	2,545,189	0	2,656,043	1,377,100	1,113,894
One year or less .....	0	0	0	100,000	50,000
Over 1 year to 5 years .....	729,286	0	739,113	181,938	244,341
Over 5 years .....	1,815,903	0	1,916,930	1,095,162	819,553
Gross negative fair value (absolute value) .....	60,068	0	0	0	0
Gross positive fair value .....	71,300	0	0	0	0
Held for trading .....	60,068	0	0	0	0
Non-traded .....	11,232	0	0	0	0
Current credit exposure on risk-based capital derivative contracts .....	71,300	0	44,550	49,606	13,909
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	93.91	75		94.52			94.17			99.50			99.57	
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.18	25		3.16			3.47			0.19			0.14	
Foreign exchange contracts .....	0	1.19	34		1.04			1.14			0			0.07	
Futures and forwards .....	0	10.22	9		12.82			11.16			15.03			14.06	
Written options .....	0	6.03	8		8.11			6.28			10.24			11.73	
Exchange-traded .....	0	0.13	42		0.10			0.12			0			0	
Over-the-counter .....	0	5.74	8		7.80			5.96			10.24			10.84	
Purchased options .....	0	3.59	20		3.58			3.27			2.13			2.45	
Exchange-traded .....	0	0.13	42		0.11			0.12			0			0	
Over-the-counter .....	0	3.11	21		3.15			2.87			2.13			2.28	
Swaps .....	100	74.58	95		69.64			74.26			71.83			64.61	
Held for trading .....	94.01	38.74	80		42.14			40.42			16.03			15.01	
Interest rate contracts .....	94.01	32.48	90		36.29			34.15			16.37			16.17	
Foreign exchange contracts .....	0	1.60	34		1.47			1.68			0			0.11	
Equity, commodity, and other contracts .....	0	0.58	40		0.51			0.60			0			0	
Non-traded .....	5.99	61.26	19		57.86			59.58			83.97			84.99	
Interest rate contracts .....	5.99	57.41	19		54.11			56.71			83.02			84.69	
Foreign exchange contracts .....	0	0.37	32		0.45			0.40			0			0.01	
Equity, commodity, and other contracts .....	0	0.11	38		0.12			0.09			0			0.01	
Derivative contracts (excluding futures and forex 14 days or less) .....	101.61	92.63	81		90.92			92.53			79.60			80.07	
One year or less .....	0	27.97	4		26.80			27.56			15.52			15.20	
Over 1 year to 5 years .....	29.11	26.35	56		28.69			27.01			19.75			22.92	
Over 5 years .....	72.49	29.53	87		30.03			29.89			32.47			34.12	
Gross negative fair value (absolute value) .....	2.40	1.21	90		1.21			0.98			2.84			1.30	
Gross positive fair value .....	2.85	1.52	85		1.70			1.34			2.25			1.14	
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.06	0.06	75	0	0.05	2	0	0.04	2	0	0.01	33	0	0	32
Gross positive fair value (X) .....	0.07	0.06	75	0	0.07	1	0	0.05	1	0	0.01	33	0	0	32
Held for trading (X) .....	0.06	0.04	79	0	0.05	21	0	0.04	22	0	0	44	0	0	44
Non-traded (X) .....	0.01	0.01	60	0	0.01	6	0	0.01	5	0	0	35	0	0	34
Current credit exposure (X) .....	0.07	0.04	79	0	0.05	5	0.04	0.04	72	0.12	0.02	93	0.03	0.01	89
Credit losses on derivative contracts .....	0	0	47	0	0	47	0	0	46	0	0	48	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	50	0	0	50
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.74	0.47	79	0	0.61	5	0.46	0.46	69	1.20	0.27	89	0.36	0.10	86

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	83,853	41,462	41,462	32,786	31,418
Gross losses .....	2,638	4,275	9,656	2,012	4,482
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	3,670
Recoveries .....	54	0	380	301	150
Net losses .....	2,584	4,275	9,276	1,711	4,332
Provision for loan and lease losses .....	-1,654	15,779	6,212	11,500	5,700
Adjustments .....	0	45,234	45,455	1,625	0
Ending balance .....	79,615	98,200	83,853	44,200	32,786
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.05	0.04	24	0.59	-0.11	97	0.05	-0.09	85	0.20	0.38	19	0.12	0.12	57
Provision for loan and lease losses / Average loans and leases .....	-0.07	0.06	27	0.72	-0.20	97	0.07	-0.16	83	0.26	0.53	15	0.17	0.16	60
Provision for loan and lease losses / Net loan and lease losses .....	-64.01	49.50	29	369.10	-168.35	90	66.97	-105.48	74	672.12	672.96	63	131.58	142.73	52
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.86	1.20	19	0.93	1.49	17	0.91	1.23	23	0.96	1.35	10	0.89	0.94	46
Allowance for loan and lease losses / Total loans and leases .....	0.86	1.17	20	0.93	1.47	17	0.91	1.20	25	0.95	1.33	12	0.89	0.93	46
Allowance for loan and lease losses / Net loans and leases losses (X) .....	7.70	38.27	31	5.74	18.09	22	9.04	21.39	38	25.83	25.33	68	7.57	17.18	43
Allowance for loan and lease losses / Nonaccrual assets .....	158.55	355.27	23	215.60	291.29	40	208.04	364.13	31	199.44	336.78	41	192.72	315.75	51
ALLL / 90+ days past due + nonaccrual loans and leases .....	154.91	284.19	30	180.80	246.27	38	193.62	287.08	35	199.44	293.46	49	188.91	283.41	53
Gross loan and lease losses / Average loans and leases .....	0.11	0.17	51	0.19	0.24	55	0.10	0.19	35	0.05	0.16	20	0.13	0.16	48
Recoveries / Average loans and leases .....	0	0.07	5	0	0.08	1	0	0.08	7	0.01	0.04	14	0	0.05	8
Net losses / Average loans and leases .....	0.11	0.09	67	0.19	0.16	64	0.10	0.11	55	0.04	0.11	30	0.13	0.11	62
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	46	0	0	44	0	0	43	0	0	48	0.11	0	99
Recoveries / Prior year-end losses .....	0.56	10.98	5	0	7.39	1	18.89	34.67	27	6.72	42.12	8	5.28	41.80	5
Earnings coverage of net loan and lease losses (X) .....	17.94	38.54	48	-2.89	25.70	12	16.64	39.72	43	39.29	33.55	70	16.49	22.46	50

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	-0.01	62	0.01	0.03	59	0.04	0.02	75	0	0.04	29	0.12	0.02	91
Real estate loans secured by 1-4 family .....	0	-0.02	71	0.01	-0.01	70	-0.01	-0.02	53	0	0.01	41	-0.02	0.02	14
Revolving .....	0	-0.08	73	0.04	-0.03	80	-0.02	-0.07	49	0	0	33	-0.16	0.02	3
Closed-end .....	0	-0.02	70	0	-0.01	74	-0.01	-0.01	47	0	0.01	46	0	0.02	34
Commercial real estate loans .....	0	0	52	0.01	0.05	55	0.05	0.04	69	0	0.05	39	0.15	0.02	91
Construction and land development .....	0	-0.02	72	0	0	57	0	0	64	0	0	57	0	-0.02	62
1-4 family .....	0	0	58	0	0	58	0	0	57	0	0	50	0	0	54
Other .....	0	-0.01	71	0	0	57	0	0	64	0	-0.01	59	0	-0.02	62
Multifamily .....	0	0	19	0.03	0	93	0.01	0.01	81	0	0	51	0	0	56
Nonfarm nonresidential .....	0	0.01	60	0	0.07	47	0.09	0.05	75	0	0.07	42	0.24	0.03	92
Owner-occupied .....	0	0	64	0	0.01	50	0	0.01	55	0	0.01	54	0.24	0.01	95
Other .....	0	0	54	0	0.06	54	0.09	0.04	81	0	0.04	40	0	0.01	41
Real estate loans secured by farmland .....	0	0	57	0	0	57	0	0	54	0	0.01	44	0	0.01	45
Commercial and industrial loans .....	1.13	0.11	96	0.69	0.20	90	0.52	0.17	90	0.12	0.20	50	0.13	0.27	38
Loans to individuals .....	0.07	0.70	12		1.06		4.79	0.71	97	0.03	0.66	5	0	0.74	0
Credit card loans .....	0	1.88	10	0	2.41	9	105	1.84	98	0	1.71	15	0	1.89	14
Agricultural loans .....		0			0.02			0.02			0.01			0.02	
Loans to foreign governments and institutions .....		0			0			0							
Other loans and leases .....	0	0.16	32		0.09			0.10			0.44			0.14	

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		28,040		41,868		73,388		11,613		6,366
90+ days past due loans and leases .....		1,180		8,766		3,000		0		343
Nonaccrual loans and leases.....		50,215		45,547		40,307		22,162		17,012
Total past due and nonaccrual loans and leases.....		79,435		96,181		116,695		33,775		23,721
Restructured 30–89 days past due .....		0		0		0		871		0
Restructured 90+ days past due .....		0		0		0		0		0
Restructured nonaccrual .....		11,812		0		415		0		0
Total restructured loans and leases .....		11,812		0		415		871		0
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		14,254		0		0		10,000		12,643
Total past due and nonaccrual loans held for sale.....		14,254		0		0		10,000		12,643
Restructured loans and leases in compliance .....		15,018		0		0		3,394		3,969
Other real estate owned.....		0		0		0		0		0
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.30	0.32	58	0.40	0.33	71	0.79	0.32	87	0.25
90+ days past due loans and leases .....	0.01	0.10	43	0.08	0.11	68	0.03	0.10	54	0
Nonaccrual loans and leases.....	0.54	0.44	66	0.43	0.65	35	0.44	0.46	50	0.48
90+ days past due and nonaccrual loans and leases.....	0.55	0.59	57	0.52	0.82	37	0.47	0.62	41	0.48
30–89 days past due restructured.....	0	0.01	17	0	0.01	20	0	0.01	21	0.02
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured.....	0.13	0.10	71	0	0.13	3	0	0.10	10	0
30–89 days past due loans held for sale .....	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0.15	0	97	0	0	39	0	0	40	0.22
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.30	0.32	58	0.40	0.33	71	0.79	0.32	87	0.25
90+ days past due assets .....	0.01	0.10	42	0.08	0.11	68	0.03	0.10	54	0
Nonaccrual assets .....	0.54	0.45	66	0.43	0.66	35	0.44	0.47	50	0.48
30+ days past due and nonaccrual assets .....	0.86	0.94	55	0.91	1.18	48	1.26	0.97	73	0.73
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.43	0.35	68	0.42	0.50	51	0.36	0.36	60	0.34
90+ days past due and nonaccrual assets + other real estate owned .....	0.43	0.36	65	0.42	0.53	44	0.36	0.37	58	0.34
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.54	0.41	74	0.35	0.58	29	0.33	0.41	48	0.41
Allowance for loan and lease losses .....	81.94	62.77	74	46.38	69.27	35	48.07	62.64	45	59.79
Equity capital + allowance for loan and lease losses .....	5.28	3.67	75	3.58	5.03	34	3.16	3.60	47	4.70
Tier 1 capital + allowance for loan and lease losses.....	5.81	4.23	76	4.11	5.96	34	3.60	4.30	47	5.64
Loans and leases + other real estate owned .....	0.70	0.69	58	0.43	0.97	17	0.44	0.71	33	0.57

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0.29	0.26	60	0.34	0.31	65	0.75	0.26	93	0.24	0.25	57	0.18	0.28	40
	90+ days past due .....	0	0.13	45	0.06	0.13	66	0.02	0.12	58	0	0.04	25	0.01	0.03	58
	Nonaccrual.....	0.30	0.51	37	0.38	0.76	23	0.15	0.52	19	0.66	0.63	58	0.54	0.45	67
Commercial and industrial	30–89 days past due .....	0.43	0.26	76	0.59	0.22	88	1.16	0.24	96	0.28	0.15	77	0.13	0.22	44
	90+ days past due .....	0.09	0.03	85	0.15	0.02	93	0.11	0.04	88	0	0.02	31	0	0.02	30
	Nonaccrual.....	2.72	0.53	96	0.62	0.69	57	2.93	0.57	96	0.09	0.61	20	0.09	0.74	14
Individuals	30–89 days past due .....	1.47	0.67	88	0.42	0.53	44	0.66	0.63	58	0.46	0.52	54	0.51	0.60	47
	90+ days past due .....	0	0.08	21	0	0.11	20	0	0.09	17	0	0.02	30	0	0.02	31
	Nonaccrual.....	0.72	0.16	92	0.42	0.22	76	2.26	0.17	96	0.67	0.14	94	0.12	0.12	63
Depository institution loans	30–89 days past due .....		0			0.01			0.01			0			0	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.01			0			0			0			0	
Agricultural	30–89 days past due .....		0.16			0.17			0.07			0.07			0.10	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.71			0.44			0.70			0.57			0.80	
Foreign governments	30–89 days past due .....		0			0.03			0.50							
	90+ days past due .....		0			0			0							
	Nonaccrual.....		0.23			0.04			0.15							
Other loans and leases	30–89 days past due .....	0	0.13	17		0.13			0.12			0.67			0.28	
	90+ days past due .....	0	0.01	34		0.01			0.01			0			0	
	Nonaccrual.....	0	0.08	22		0.15			0.09			0.10			0.04	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.73	0.44	79	1.11	0.47	89	0.62	0.46	75	1.24	0.46	91	0.66	0.53	67
	90+ days past due .....	0.05	0.25	63	0.01	0.28	43	0.29	0.24	78	0	0.06	28	0.06	0.05	75
	Nonaccrual .....	0.78	0.68	68	0.77	0.88	54	1.14	0.71	79	0.57	0.67	48	0.48	0.55	48
Revolving	30–89 days past due .....	1.61	0.27	95	0.63	0.31	84	0.79	0.28	89	0	0.25	13	1.88	0.36	93
	90+ days past due .....	0	0.03	34	0.07	0.03	78	0	0.02	35	0	0.01	41	0.48	0.01	97
	Nonaccrual .....	1.57	1.02	77	0.59	1.31	42	1.63	1.18	78	1.11	0.46	84	0.98	0.34	90
Closed-end	30–89 days past due .....	0.64	0.46	71	1.16	0.48	89	0.60	0.49	68	1.43	0.48	93	0.49	0.56	56
	90+ days past due .....	0.06	0.28	64	0	0.31	20	0.32	0.26	78	0	0.06	29	0	0.05	29
	Nonaccrual .....	0.70	0.66	63	0.79	0.85	55	1.08	0.67	83	0.49	0.69	40	0.41	0.57	36
Junior lien	30–89 days past due .....	0	0.01	28	0.22	0.01	98	0.11	0.01	96	0.43	0.01	98	0	0.02	42
	90+ days past due .....	0	0	36	0	0	35	0.01	0	92	0	0	44	0	0	41
	Nonaccrual .....	0	0.03	9	0.25	0.05	94	0.21	0.03	96	0	0.03	12	0	0.03	11
Commercial real estate	30–89 days past due .....	0.25	0.16	78	0.27	0.22	69	0.76	0.15	95	0.04	0.14	39	0.07	0.15	41
	90+ days past due .....	0	0.01	30	0.07	0.02	84	0	0.01	28	0	0.02	35	0	0.02	34
	Nonaccrual .....	0.26	0.37	48	0.34	0.62	35	0.07	0.38	17	0.68	0.57	65	0.55	0.34	73
Construction and development	30–89 days past due .....	0	0.19	17	0	0.22	15	0	0.17	17	0.25	0.16	76	0	0.20	22
	90+ days past due .....	0	0	38	0	0.01	35	0	0.01	38	0	0.01	43	0	0.01	43
	Nonaccrual .....	0.20	0.17	70	0.04	0.50	33	0	0.20	15	0.13	0.21	66	0.12	0.18	65
1–4 family	30–89 days past due .....	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	36	0	0.05	33
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	46	0	0	47
	Nonaccrual .....	0	0.02	32	0	0.02	29	0	0.01	32	0	0.01	42	0	0.01	40
Other	30–89 days past due .....	0	0.14	20	0	0.16	17	0	0.13	21	0.25	0.09	87	0	0.12	26
	90+ days past due .....	0	0	39	0	0	38	0	0	41	0	0	44	0	0	44
	Nonaccrual .....	0.20	0.14	77	0.04	0.43	39	0	0.16	18	0.13	0.16	71	0.12	0.14	70
Multifamily	30–89 days past due .....	0.19	0.06	83	0.34	0.08	88	1.02	0.07	97	0	0.03	39	0	0.03	38
	90+ days past due .....	0	0	46	0.08	0	95	0	0	46	0	0	47	0	0	46
	Nonaccrual .....	0	0.12	25	0.14	0.13	70	0	0.17	21	0	0.10	32	0	0.03	37
Nonfarm non-residential	30–89 days past due .....	0.32	0.13	83	0.22	0.20	63	0.61	0.13	90	0.05	0.14	44	0.10	0.13	54
	90+ days past due .....	0	0.01	34	0.06	0.02	82	0	0.01	31	0	0.02	38	0	0.02	37
	Nonaccrual .....	0.49	0.45	61	0.57	0.78	50	0.13	0.45	20	1.08	0.73	76	0.87	0.36	84
Owner Occupied	30–89 days past due .....	0.10	0.04	79	0.05	0.06	58	0.08	0.04	78	0.04	0.05	57	0.10	0.06	70
	90+ days past due .....	0	0	38	0	0	33	0	0	37	0	0.01	40	0	0.01	40
	Nonaccrual .....	0.02	0.17	21	0.29	0.32	56	0.06	0.17	31	0.67	0.27	85	0.83	0.19	95
Other	30–89 days past due .....	0.22	0.08	82	0.17	0.12	71	0.53	0.08	90	0.01	0.06	51	0.01	0.05	44
	90+ days past due .....	0	0.01	39	0.06	0.01	87	0	0	37	0	0	44	0	0.01	41
	Nonaccrual .....	0.46	0.24	80	0.27	0.40	50	0.07	0.23	33	0.41	0.33	65	0.03	0.14	44
Farmland	30–89 days past due .....	0	0.17	31	0	0.13	30	0	0.10	31	0	0.08	33	0	0.21	28
	90+ days past due .....	0	0	45	0	0.01	45	0	0	45	0	0	46	0	0.01	45
	Nonaccrual .....	0	0.67	21	0	1.14	20	0	0.69	23	0	1.19	24	0	1.06	24
Credit card	30–89 days past due .....	0	0.87	6	0	0.75	6	0	0.81	6	0	1.02	19	0	0.87	18
	90+ days past due .....	0	0.45	16	0	0.56	14	0	0.45	14	0	0.22	27	0	0.18	30
	Nonaccrual .....	0	0.12	35	0	0.10	37	0	0.10	36	0	0.02	46	0	0	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	410,108	481,306	427,506	355,884	354,792										
Retained earnings .....	677,990	574,297	654,726	175,997	150,703										
Accumulated other comprehensive income (AOCI) .....	-49,380	531	-6,181	-10,128	-8,341										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions.....	1,038,718	1,056,134	1,076,051	521,753	497,154										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	161,388	162,942	161,567	107,228	107,695										
Accumulated other comprehensive income-related adjustments .....	-49,380	531	-6,181	-10,128	-8,341										
Other deductions from common equity tier 1 capital.....	0	0	0	0	0										
Subtotal: .....	926,710	892,661	920,665	424,653	397,800										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	926,710	892,661	920,665	424,653	397,800										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	116,569	116,569	116,569	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions.....	116,569	116,569	116,569	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	116,569	116,569	116,569	0	0										
<b>Tier 1 Capital</b> .....	1,043,279	1,009,230	1,037,234	424,653	397,800										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	179,000	187,000	179,000	72,000	80,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital.....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital.....	84,481	103,223	88,656	41,012	33,062										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	263,481	290,223	267,656	113,012	113,062										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	263,481	290,223	267,656	113,012	113,062										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,306,760	1,299,453	1,304,890	537,665	510,862										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	12,223,002	10,650,561	12,420,758	6,336,146	4,785,573										
Less: Deductions from common equity tier 1 capital.....	161,388	162,942	161,567	107,228	107,695										
Less: Other deductions.....	-1,262	-4,715	-1,305	-8,640	-6,775										
Total assets for leverage ratio.....	12,062,876	10,492,334	12,260,496	6,237,558	4,684,653										
Total risk-weighted assets .....	9,694,400	9,248,065	9,704,448	4,121,749	3,913,808										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	9.56	12.18	11	9.65	12.54										
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.28										
Tier 1 capital, column A .....	10.76	12.88	13	10.91	13.31										
Tier 1 capital, column B .....	0	0.31	46	0	0.32										
Total capital, column A .....	13.48	14.72	29	14.05	15.37										
Total capital, column B .....	0	0.34	46	0	0.36										
Tier 1 leverage .....	8.65	9.06	39	9.62	9.15										
Supplementary leverage ratio, advanced approaches HCs .....	6.62			7.94	6.71										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		0			0			0			0			0			
Other insurance activities income .....		0															
Insurance and reinsurance underwriting income .....		0															
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0															
Other insurance underwriting .....		0															
Insurance benefits, losses, expenses .....		0															
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		297,628			251,521			295,789			93,900			91,942		18.33	246.87

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct		
<b>Analysis Ratios</b>																	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	48	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	50.48			54.39			53.11			50			60				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	49.52			45.61			46.89			50			40				
Separate account assets (L/H) / Total life assets .....	11.64			12.21			13.40			0			0				
Insurance activities revenue / Adjusted operating income .....	0	0.38	16	0	0.38		0	0.36		0	0.41		0	0.37			
Premium income / Insurance activities revenue .....	3.33			2.23			2.76			0.01			0.03				
Credit related premium income / Total premium income .....	37.50			33.33			32.99			100			100				
Other premium income / Total premium income .....	62.50			66.67			67.01			0			0				
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.02	45	0	0.02	44	0	0	49	0	0	48		
Insurance net income (P/C) / Equity (P/C) .....	25.60			22.15			23.22			19.85			37.86				
Insurance net income (L/H) / Equity (L/H) .....	150.40			3.56			4.49										
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			1,367.96			927.51			-40.91			132.57				
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0			0				
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	50	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	26.51	12.22	98	22.71	11	93	26.38	12	99	20.03	11.01	83	21.35	11.53	86		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0				
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.50	37	0	0.46	37	0	0	49	0	0	49		

## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0				
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	13,301	0	14,085	9,976	9,628
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	13,301	0	14,085	9,976	9,628
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
<b>Analysis Ratios</b>					
Yield: Foreign loans .....	0.70	0.69	0.66	0.05	0
Cost: Interest-bearing deposits.....	0.14	0.13	0.14	1.24	2.53
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans .....	0.72	0.37	0.20		
Commercial and industrial loans .....	1.62	1.94	0.79		2.35
Foreign governments and institutions .....	0	0	0		
<b>Growth Rates</b>					
Net loans and leases.....	10.28	-6.17	6.83	5,672.05	-47.91
Total selected assets.....	17.19	-100	9.48	83	3.61
Deposits .....	-5.48	2.95	0.73	-44.89	2.53

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
<b>Activity</b>								
Securitization activities.....		101,577	0	0	0	0	0	
1–4 family residential loans.....		0						
Home equity lines.....		0						
Credit card receivables.....		0						
Auto loans.....		0						
Commercial and industrial loans.....		0						
All other loans and leases.....		101,577	0	0	0	0	0	
Retained credit exposure.....		28,019	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		28,019	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0.84	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans.....		0	0	0	0	0	0	0
All other loans and leases.....		0.84	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		6.49						
Home equity lines .....		0.66						
Credit card receivables.....		0						
Auto loans and other consumer loans.....		0.01						
Commercial and industrial loans .....		9.80						
All other loans and leases.....		83.03						

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....	27.58					
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....	27.58					
Unused commitments to provide liquidity (servicer advance).....		0				
Seller's interest carried as securities and loans .....		0				
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	2.69	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	2.69	0	0	0	0	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
<b>30–89 Days Past Due Securitized Assets</b>						5-Year
1–4 family residential loans .....	0					
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans .....	0					
Commcial and industrial loans .....	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0					
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans .....	0					
Commercial and industrial loans .....	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans .....	0	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0				
Total 30–89 days past due securitized assets .....	0				
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0				
Total 90+ days past due securitized assets .....	0				
Total past due securitized assets percent of securitized assets .....	0				
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0				
Total net losses on securitized assets .....	0				
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.64				
Home equity lines .....	1.61				
Credit card receivables .....	0				
Commercial and industrial loans .....	0.43				
All other loans and leases .....	0.25				
Total managed loans past due 30–89 days .....	0.30				
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.06				
Home equity lines .....	0				
Credit card receivables .....	0				
Commercial and industrial loans .....	0.09				
All other loans and leases .....	0				
Total managed loans past due 90+ days .....	0.01				
<b>Total Past Due Managed Assets .....</b>	<b>0.31</b>				
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0				
Home equity lines .....	0				
Credit card receivables .....	0				
Commercial and industrial loans .....	1.13				
All other loans and leases .....	0				
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.11</b>				

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		20,000	0	20,000	26,500	24,500		
Dividends .....		20,000	0	20,000	26,500	24,500		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		20,000	0	20,000	26,500	24,500		
Securities gains (losses) .....		0	131	131	0	0	-100.00	
Other operating income .....		48	2	101	0	0	2300.00	
Total operating income .....		20,048	133	20,232	26,500	24,500	14973.68	
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		2,201	1,902	8,523	4,401	4,539	15.72	93.92
Other expenses .....		241	3,607	4,361	252	104	-93.32	161.96
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		2,442	5,509	12,884	4,653	4,643	-55.67	99.02
Income (loss) before taxes .....		17,606	-5,376	7,348	21,847	19,857		
Applicable income taxes (credit) .....		-683	-2,273	-4,051	-1,280	-994		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		18,289	-3,103	11,399	23,127	20,851		
Equity in undistributed income of subsidiaries .....		16,242	-17,931	92,597	18,915	30,840		63.80
Bank subsidiaries .....		16,242	-17,931	92,597	18,915	30,840		63.80
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		34,531	-21,034	103,996	42,042	51,691		276.52
<b>Memoranda</b>								
Bank net income .....		36,242	-17,931	112,597	45,415	55,340		265.49
Nonbank net income .....		0	0	0	0	0		
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,341,132	98.37	1,258,455	91.76	1,366,796	97.52	596,703	573,410	6.57	176.04
Common and preferred stock .....		1,341,132	98.37	1,258,455	91.76	1,366,796	97.52	596,703	573,410	6.57	176.04
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	0
Securities .....		2,985	0.22	0	0	3,068	0.22	0	0	0	0
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution .....		14,466	1.06	106,754	7.78	25,271	1.80	280	3,663	-86.45	-33.66
Cash and due from unrelated depository institution .....		302	0.02	0	0	2,093	0.15	0	0	0	0
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	0
Intangible assets .....		4,129	0.30	4,129	0.30	4,129	0.29	0	0	0.00	0.00
Other assets .....		384	0.03	2,140	0.16	156	0.01	554	174	-82.06	4.63
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	0
Total assets .....		1,363,398	100.00	1,371,478	100.00	1,401,513	100.00	597,537	577,247	-0.59	168.38
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	0
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	0
Commercial paper .....		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures .....		197,050	14.45	197,234	14.38	197,096	14.06	79,059	78,920	-0.09	150.90
Other liabilities .....		11,061	0.81	1,541	0.11	11,797	0.84	647	1,173	617.78	58115.79
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	0
Total liabilities .....		208,111	15.26	198,775	14.49	208,893	14.90	79,706	80,093	4.70	164.92
Equity Capital .....		1,155,287	84.74	1,172,703	85.51	1,192,620	85.10	517,831	497,154	-1.49	169.01
Perpetual preferred stock (income surplus) .....		116,569	8.55	116,569	8.50	116,569	8.32	0	0	0.00	0.00
Common stock .....		416	0.03	416	0.03	416	0.03	199	199	0.00	111.17
Common surplus .....		494,969	36.30	492,310	35.90	494,125	35.26	360,741	356,436	0.54	43.54
Retained earnings .....		677,990	49.73	574,297	41.87	654,726	46.72	172,075	150,703	18.06	604.60
Accumulated other comprehensive income .....		-49,380	-3.62	531	0.04	-6,181	-0.44	-10,128	-8,341		
Other equity capital components .....		-85,277	-6.25	-11,420	-0.83	-67,035	-4.78	-5,056	-1,843		
Total liabilities and equity capital .....		1,363,398	100.00	1,371,478	100.00	1,401,513	100.00	597,537	577,247	-0.59	168.38
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	0
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	0

## Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	11.53	9.94	66	-8.18	12.54	0	8.96	11.94	23	8.26	9.11	41	10.84	10.58	55
Bank net income / Average equity investment in banks .....	10.71	10.44	59	-7.73	12.55	0	9.57	11.80	34	7.82	9.38	35	10.02	10.85	41
Nonbank net income / Average equity investment in nonbanks .....		11.36			12.53			13.12				9.69			12.07
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.34			11.69			10.11				8.82			15.16
Bank net income / Parent net income .....	104.95	97.54	66		95.97		108.27	96.79	87	108.02	104.93	68	107.06	103.77	69
Nonbank net income / Parent net income .....	0	3.43	16		2.83		0	3.40	15	0	1.04	25	0	1.08	24
Subsidiary holding companies' net income / Parent net income .....		80.23			65.70			65.35				101.16			92.33
<b>Leverage</b>															
Total liabilities / Equity capital .....	18.01	16.87	68	16.95	17.74	66	17.52	16.81	68	15.39	11.62	61	16.11	9.66	70
Total debt / Equity capital .....	17.06	11.65	74	16.82	11.90	75	16.53	11.71	76	15.27	5.79	79	15.87	3.93	89
Total debt + notes payable to subs that issued TPS / Equity capital .....	17.06	13.71	71	16.82	14.30	71	16.53	13.63	72	15.27	9.67	66	15.87	7.99	73
Total debt + Loans guaranteed for affiliate / Equity capital .....	17.06	11.72	74	16.82	12.02	75	16.53	11.77	76	15.27	5.79	79	15.87	3.97	89
Total debt / Equity capital – excess over fair value .....	17.06	11.75	74	16.82	12	75	16.53	11.81	76	15.27	5.79	79	15.87	3.93	89
Long-term debt / Equity capital .....	17.06	11.08	75	16.82	11.33	76	16.53	10.95	77	15.27	5.67	79	15.87	3.86	89
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital .....	0	0.08	42	0	0.04	41	0	0.06	41	0	0	47	0	0	47
Excess cost over fair value / Equity capital .....	0	0.07	41	0	0.10	40	0	0.05	41	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt .....	100	40.81	96	79.78	35.48	87	100	39.86	95	100	20.97	97	66.17	14.37	91
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	116.09	103.47	90	107.31	102.85	73	114.60	103.22	90	115.23	104.49	87	115.34	104.21	87
Total investment in subs / Equity capital .....	116.09	108.45	82	107.31	108.21	63	114.60	108.40	81	115.23	104.82	87	115.34	104.48	87
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	1.35	0.38	82		0.22		1.67	0.29	93	1.88	0.49	87	1.48	0.44	85
Equity investment in subs – equity cap / Net income-div (X) .....	1.98	1.31	71		0.74		3.32	1.05	89	3.45	1.45	89	2.29	1.47	76
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	152.85	129.62	64	19.24	111.20	12	37.66	152.85	7	116.48	121.76	52	110.54	153.39	40
Cash from ops + noncash items + op expense / Op expense + dividend .....	145.10	125.04	59	4.81	98.58	16	42.25	154.48	9	113.27	138.81	39	111	152.31	36
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	7.88	98.29	18	104.33	85.35	59	-32.14	98.54	4	85.82	140.42	18	109.22	105.99	58
Pretax operating income + interest expense / Interest expense .....	899.91	2,251.18	47	-182.65	1,142.88	3	186.21	1,835.33	10	596.41	2,318.94	41	537.48	17,211.14	22
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	899.91	1,728.15	46	-182.65	1,357.31	3	186.21	1,770.77	10	596.41	1,435.81	38	537.48	2,481.22	29
Dividends + interest from subsidiaries / Interest expense + dividends .....	150.13	145.40	56	0	117.86	3	33.27	174.12	8	112.30	137	46	106.71	196.13	29
Fees + other income from subsidiaries / Salary + other expenses .....	0	9.52	34	0	13.36	34	0	11.92	32	0	4.45	39	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X) .....	18.96	20.52	49		33.13		14.27	47.61	28		52.16				71.69
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	-0.78	3.42	13	7.83	3.97	76	-0.73	3.44	15	0.03	2.19	44	0.46	1.59	53
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.24			0.05			0.17			0			0	
Nonaccrual .....		0.75			1.22			0.92			0			8.16	
Total .....		1			1.27			1.09			0			8.16	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	49
To nonbank subsidiaries .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0	49	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.70	15	0	1.80	15	0	1.76	16	0	0.09	31	0	0.13	29
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0	49	0	0	49

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	60.81	64.91	52		74.87		452.64	66.37	97	83.01	79.13	55	88.34	65.39	70
Dividends declared / Net income .....	32.21	33.46	45		23.13		49.61	28.27	89	45.66	29.39	72	35.63	25.65	63
Net income – dividends / Average equity.....	7.82	6.76	63	-10.90	9.52	0	4.51	8.62	12	4.49	6.36	29	6.98	7.61	40
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	179.84	124.34	66	0	101.14	15	38.76	155.92	17	138.04	130.75	59	133.01	160.93	47
Dividends from nonbank subsidiaries .....	0	1.65	31	0	3.28	30	0	4.90	22	0	3.01	28	0	2.59	28
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	0	48	0	0	48
Dividends from all subsidiaries .....	179.84	153.16	60	0	128.99	8	38.76	203.53	8	138.04	158.62	53	133.01	209.89	41
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	55.18	43.39	56		30.63		17.76	45.96	18	58.35	43.52	62	44.27	45.88	45
Interest income from bank subsidiaries.....	0	0.15	27		0.12		0	0.11	24	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries .....	0	0.75	39		1.08		0	0.88	38	0	0.57	43	0	0.47	43
Other income from bank subsidiaries.....	0	0	48		0		0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	55.18	49.34	54		33.49		17.76	51.33	18	58.35	51.02	60	44.27	48.40	43
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		31.46			47.24			62.63			99.52			76.61	
Interest income from nonbank subsidiaries.....		2.20			2.80			2.44			0.07			0.91	
Management and service fees from nonbank subsidiaries .....		0.46			0.53			0.37			0.02			0.02	
Other income from nonbank subsidiaries.....		0.06			0.09			0.07			0.11			0.01	
Operating income from nonbank subsidiaries .....		39.06			69.48			87.22			105.70			83.73	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			29.39			65.48	
Interest income from subsidiary holding companies .....		11.88			6.44			5.26			0			0	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0			0	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0			0	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			29.39			65.48	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.76	60.28	71	0	58.57	15	98.85	74.16	65	100	76.69	93	100	77.61	93
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries .....	0	1.48	38	0	4.11	36	0	1.44	37	0	0.96	43	0	0.75	43
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries .....	99.76	73.91	58	0	71.70	7	98.85	83.13	56	100	84.80	86	100	94.06	87
Dividends from nonbank subsidiaries .....	0	4.30	30	0	5.32	29	0	3.07	21	0	1.76	28	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.05	42	0	0.01	42	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0	47	0	0	47
Operating income from nonbank subsidiaries .....	0	6.88	25	0	10.59	21	0	4.67	14	0	2.06	24	0	1.56	25
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	0	48	0	0	47
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.13	45	0	0.01	45	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt .....	0	28.43	14	0	29.59	12	0	26.38	13	0	59.71	13	0	70.71	14